IN THE CLAIMS

Please cancel claims 11 - 14, and further amend the claims as indicated below.

1. (currently amended) A system for assessing risk, comprising:

a processor; and

a medium that contains instructions that when read by said processor, cause said processor
to provide functions of:

(a) a user interface to receive requests and customer account information to be stored
in a portfolio in a first database;

(b) a risk assessment manager that provides application functions, services and
portfolio analysis based on said requests;

(c) a data integration component that provides access to at least a second database;
and

(d) a corporate linkage component that provides to said risk assessment manager,
~~information descriptive of a family tree that shows relationships between
companies~~ a total investment in accounts receivable with a company and its
related companies, for use by said risk assessment manager in determining a
total risk exposure based on said portfolio.

2. (original) The system according to claim 1, wherein said risk assessment manager
comprises:

a scoring component that provides a risk score based on said portfolio.

3. (original) The system according to claim 1, wherein said risk assessment manager
comprises:

a transfer component to import and export data to and from said first database.

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4. (original) The system according to claim 1, where said data integration component enhances said customer account information, provides entity matching for said customer account information, and/or provides data products.

5. (currently amended) A computer system for assessing risk, comprising:

a processor; and

a medium that contains instructions that when read by said processor, cause said processor to provide functions of:

    (a) a portfolio analysis component that analyzes a portfolio of customer accounts, provides a total investment in accounts receivable with a company and its related companies, and provides a data product containing a financial profile based on said portfolio; and

    (b) a common decisioning component that automatically provides a credit decision based on said ~~portfolio~~ financial profile and user-defined rules and/or policies.

6. (original) The system according to claim 5, wherein said common decisioning component comprises:

a setup component that receives said user-defined rules and/or policies.

7. (original) The system according to claim 5, further comprising:

a configuration console component that provides administrative functions and security;

wherein said administrative functions include an import function, an export function, and/or a score calculating function.

8. (original) The system according to claim 5, further comprising:

a country logic component that determines a base language and a base currency for said customer in said portfolio.

9. (original) The system according to claim 5, further comprising:

a database access component that retrieves country-specific data from a plurality of systems.

10. (original) The system according to claim 9, wherein said plurality of systems are selected from the group consisting of: European Office System, Canada Bilingual Office System, United States Advanced Office Systems, Nordic, and Asian Pacific Latin America.

11 - 14. (canceled)

15. (currently amended) A computer-implemented method of assessing risk, which comprises:

enhancing, by a processor, data in a portfolio of customer accounts by a quality assurance process that includes applying corporate linkage information that provides a total investment in accounts receivable with a company and its related companies;

receiving, by said processor, at least one user-defined rule and/or at least one user-defined policy;

enforcing, by said processor, said at least one user-defined rule and/or said at least one user-defined policy;

providing, by said processor, automated credit decisioning for at least one customer based on said at least one user-defined rule and/or said at least one user-defined policy;

providing, by said processor, days sales outstanding for said at least one customer in said portfolio; and

providing, by said processor, risk information for said at least one customer in said portfolio.

16. (previously presented) The method according to claim 15, further comprising:

segmenting, by said processor, said portfolio by a selected variable to uncover risks and opportunities in said portfolio.

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17. (original) The method according to claim 15, wherein said risk information includes a total risk exposure within a corporate entity associated with said at least one customer.

18. (currently amended) The method according to claim 15, wherein said quality assurance process includes at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, ~~applying corporate linkage information descriptive of a family tree that shows relationships between companies~~, and/or applying predictive indicators.

19. (previously presented) The method according to claim 15, further comprising:
providing, by said processor, a financial profile of said at least one customer in said portfolio.

20. (original) The method according to claim 19, wherein said financial profile includes how said at least one customer pays other companies.

21. (original) The method according to claim 19, wherein said financial profile includes a financial statement for said at least one customer.

22. (previously presented) The method according to claim 19, further comprising:
receiving, by said processor, a change in a financial statement for said at least one
        customer; and
assessing, by said processor, a risk change in said portfolio based on said change in said
        financial policy according to said at least one user-defined rule and at least one user-
        defined policy.

23. (original) The method according to claim 15, wherein said policy is selected from the group consisting of: a credit limit policy, a score policy, an exception policy, a collection policy, a selling term policy, and a financial selection policy.

24. (previously presented) The method according to claim 15, further comprising:

providing, by said processor, a currency conversion feature;

providing, by said processor, a local currency for said at least one customer in said portfolio; and

assigning, by said processor, a default currency for said at least one customer in said portfolio.